Collateral Registry Application Software

SYSTEM USER GUIDE v1.0

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PUBLIC

How to Perform a Search

(Unregistered User)

Search

1. Visit https://www.collateralregistry.gov.gh and on the Home Page click "**SEARCH THE REGISTRY**".

Search

2. Click the **Perform a Search** button to perform a search.

NB: If you do not have a **Search code** then click on **Purchase Search Code** to purchase a **Search code** to enable you Perform a Search.

Search (Borrower Details)

3. Enter the **Borrower's Name** and/or **ID Number.**

4. Next, click the **Submit Search** button to perform a search.

Q Search Criteria

Search By	● Borrower ○ Collateral ○ Security Interest
Borrower ID	
Name	JOHN MENSAH

Submit Search

NB: Borrower ID may be the **Passport Number, Voter ID, Driver License** or **National ID** of a Borrower (individual), or the **Business Name** or **Registration No**. of the borrowing institution.

Search (Collateral Identification Number)

5. Click on **Collateral** and then select **Collateral ID** from the dropdown list. Next, enter the unique **Collateral Identification Number**.

6. Click the **Submit Search** button to perform a search.

NB: You may search using the unique **Collateral Identification Number**. Such as the **Land Title Certificate No. / Deed No**. in the case of landed property or the **Chassis number** in the case of a vehicle.

Search (Asset Owner Details)

7. Click on **Collateral** and then select **Asset Owner** from the dropdown list. Enter **Asset Owner ID** and/or **Name.**

8. Next, click the **Submit Search** button to perform a search.

Q Search Criteria

Search By	○ Borrower ● Collateral ○ Security Interest
Please Select An Option	Asset Owner ⌄
Asset Owner ID	ZZ00000001
Asset Owner Name	John Doe

Submit Search

NB: Asset Owner ID may be the **Passport Number, Voter ID, Driver License** or **National ID** of the Asset Owner (individual), or the **Business Registration No**. of the Asset Owner (institution).

Search (Security Interest Registration Number)

9. Enter the **Registration Number** of the **Security Interest.**

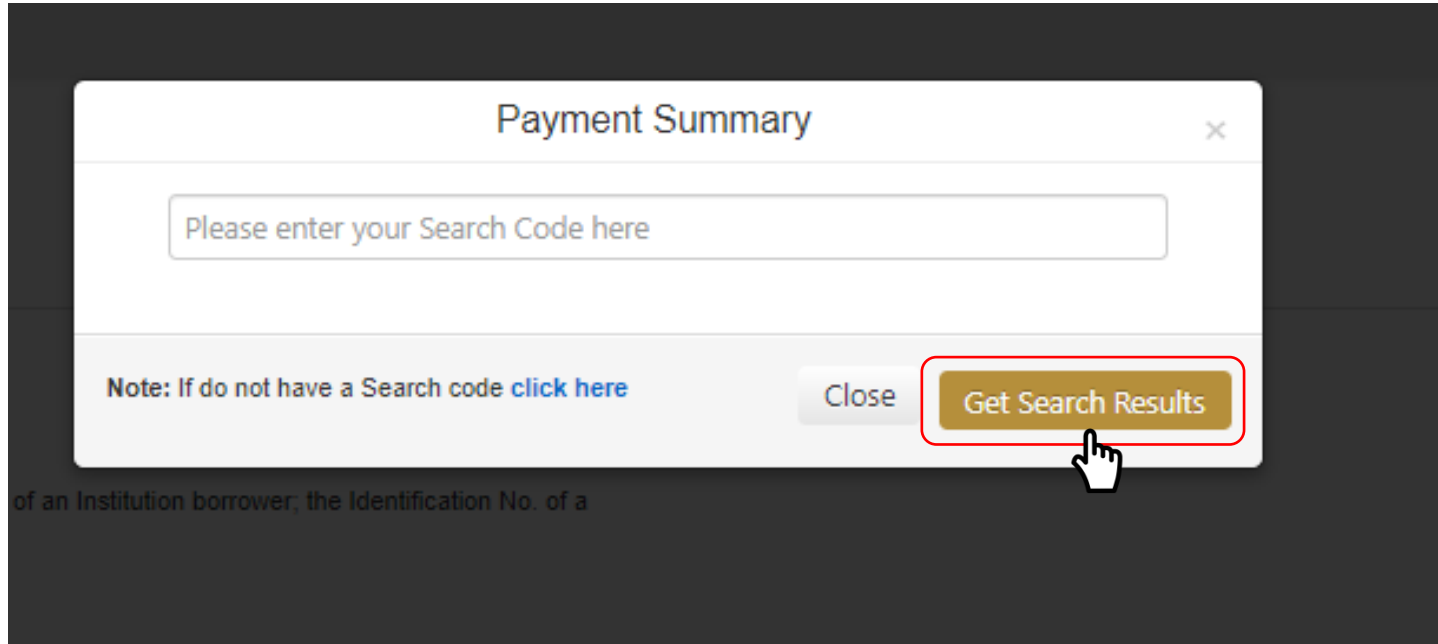10. Next, click the **Submit Search** button to perform a search.

Search

11. Enter the **Search Code (PIN)** found on your payment receipt.

12. Click the **Get Search Results** button to display the search results..

Search

13. Once payment has been verified, a number of search items per the search parameter will be displayed.
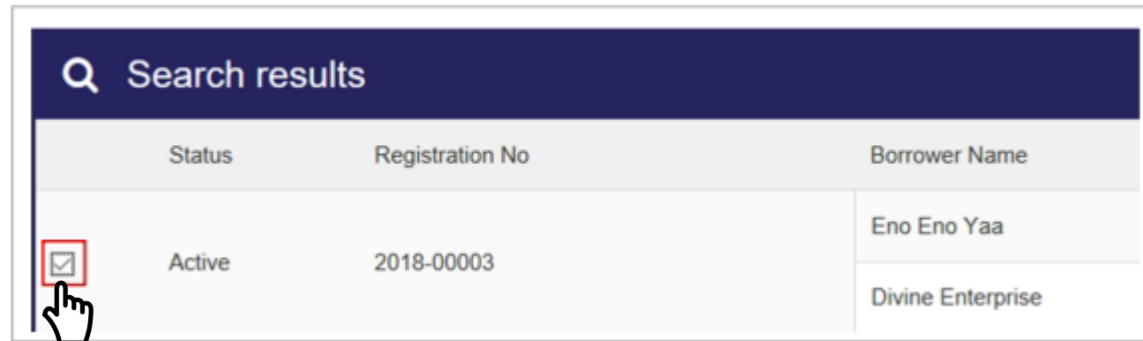
14. Click **OK** to continue.

Your search request returned with 1 record(s)

OK

15. Scroll down to display the **Search Results** as shown below.

	Status	Registration No	Borrower Name	Borrower ID
☐	Active	2018-00003	Eno Eno Yaa	Passport: 6328782 Driver License: w234387
			Divine Enterprise	BN-89,894

Q Search results

Showing **1** entries

16. Check the checkbox to select the desired search result as shown below.

17. Click the **Generate Search Report** button to download the search report as shown.
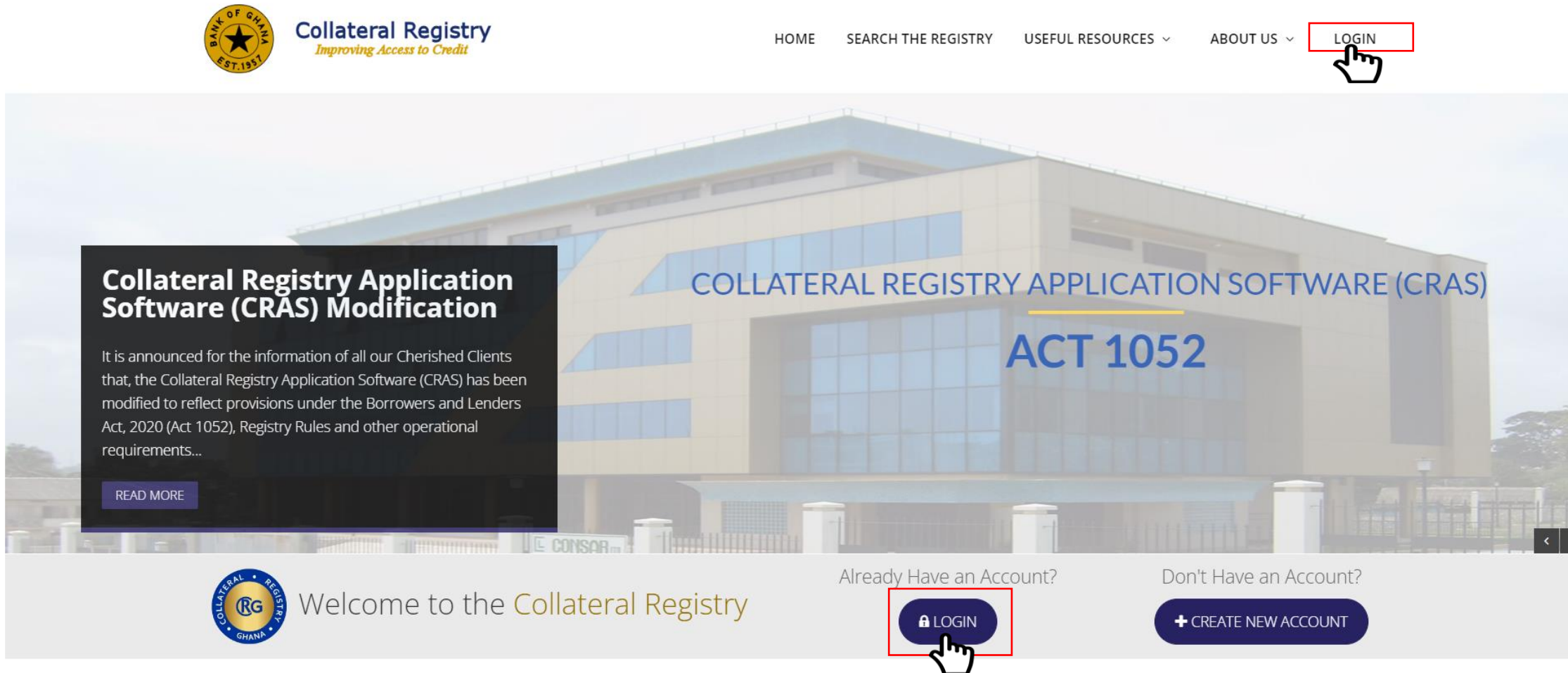

NB: Where a search returns zero (0) records, the user may click the **Generate Search Report** button to download the report as shown.

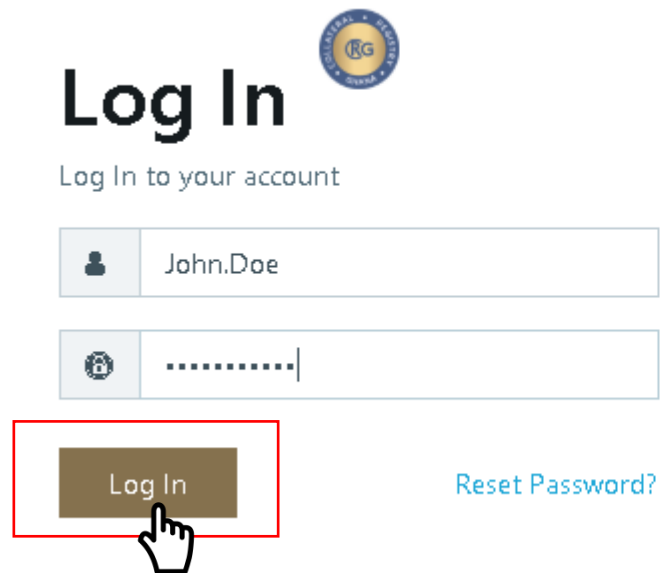# How to Perform a Search

(Registered User)

1. Visit https://www.collateralregistry.gov.gh and on the Home Page click "**LOGIN**".
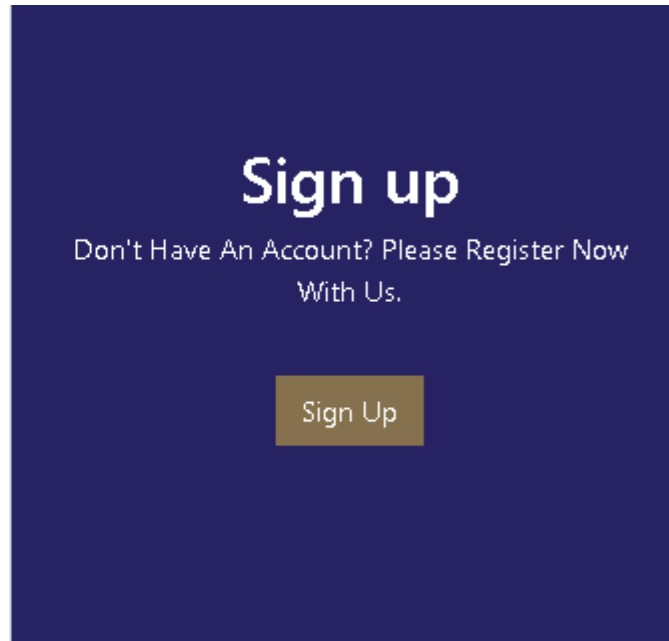
2. On the **Login Page** enter your **Username** and **Password.**

3. Next, click the **Log In** button.

Search

4. On the Dashboard Page, click **Search** on the menu bar and select **Search** from the dropdown menu as shown below.

Search (Borrower Details)

3. Enter the **Borrower's Name** and/or **ID Number.**

4. Next, click the **Submit Search** button to perform a search.

NB: Borrower ID may be the **Passport Number, Voter ID, Driver License** or **National ID** of a Borrower (individual), or the **Business Name** or **Registration No**. of the borrowing institution.

Search (Collateral Identification Number)

5. Click on **Collateral** and then select **Collateral ID** from the dropdown list. Next, enter the unique **Collateral Identification Number**.

6. Click the **Submit Search** button to perform a search.

NB: You may search using the unique **Collateral Identification Number**. Such as the **Land Title Certificate No. / Deed No**. in the case of landed property or the **Chassis number** in the case of a vehicle.

Search (Asset Owner Details)

7. Click on **Collateral** and then select **Asset Owner** from the dropdown list. Enter **Asset Owner ID** and/or **Name.**

8. Next, click the **Submit Search** button to perform a search.

NB: Asset Owner ID may be the **Passport Number, Voter ID, Driver License** or **National ID** of the Asset Owner (individual), or the **Business Registration No**. of the Asset Owner (institution).

Search (Security Interest Registration Number)

9. Enter the **Registration Number** of the **Security Interest.**

10. Next, click the **Submit Search** button to perform a search.

Search

11. A number of search items per the search parameter will be displayed.

12. Click **OK** to continue.

Your search request returned with 1 record(s)
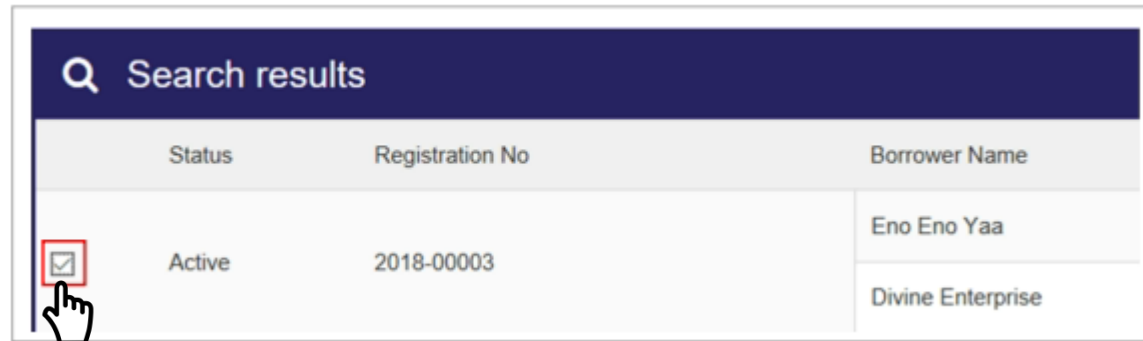
OK

13. The Search Results will then be displayed as shown below.

	Status	Registration No	Borrower Name	Borrower ID		
☐	Active	2018-00003	Eno Eno Yaa	Passport: 6328	Driver License:	4387
			Divine Enterprise	E 9,894		

🔍 Search results

Showing **1** entries

14. Check the checkbox to select the desired search result as shown below.

15. Click the **Generate Search Report** button to download the search report as shown.

NB: Where a search returns zero (0) records, the user may click the **Generate Search Report** button to download the report as shown.

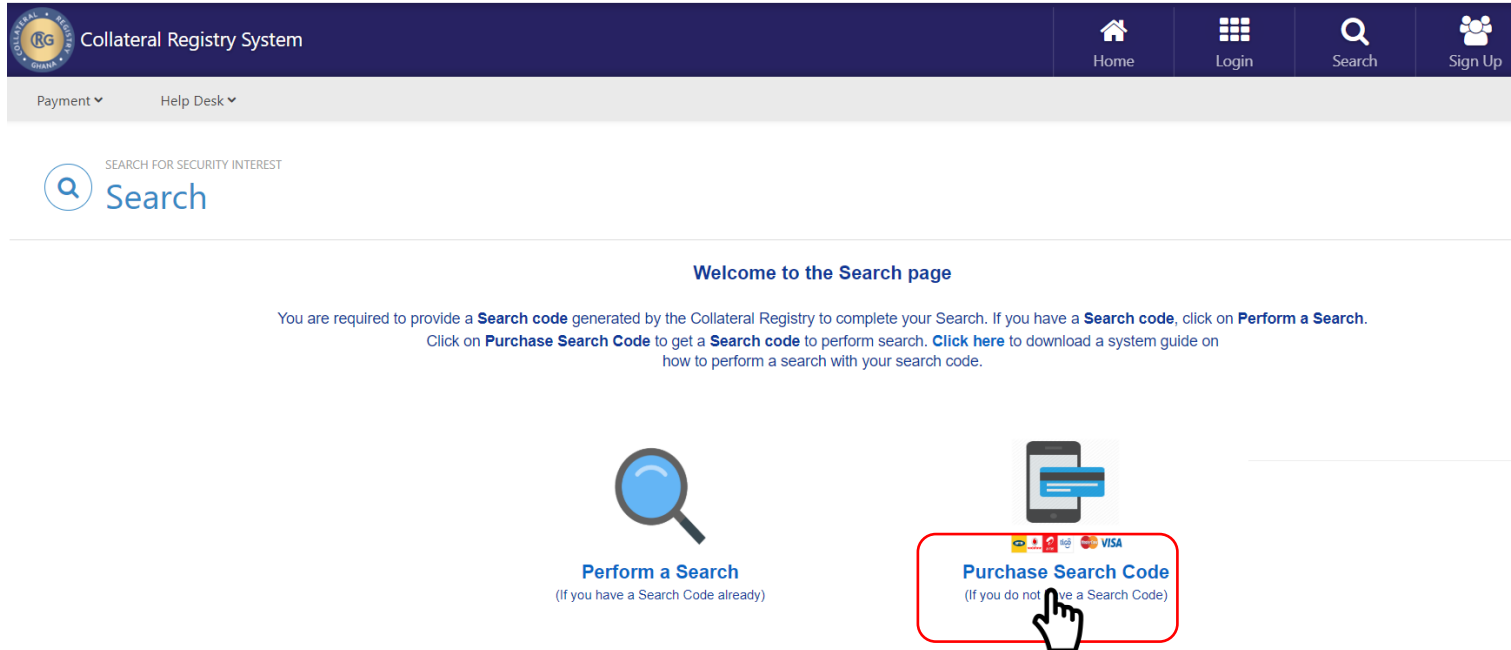# How to Make an Online Payment

(Unregistered User)

Online Payment

1. Visit https://www.collateralregistry.gov.gh and on the Home Page click "**SEARCH THE REGISTRY**".

Online Payment

2. Click on **Purchase Search code.**

NB: If you already have a **Search code**, click on **Perform a Search.**

Online Payment

3. Provide your **personal information** and **payment information**. Ensure that all mandatory fields are filled.

4. Next, click the **Continue** button.

Make payment with any of the following options:
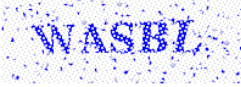
Personal Information

Name *	Name
Email	Email Address
Gender *	Select
ID Type *	Select
ID Number *	ID
Phone Number *	Phone Number

Payment Information

Mode of Payment *	Mobile Money (MTN, VODAFON ▼
Fee Per Search	
Preferred Format *	⦿ Number of Searches
	○ Payment Amount
Number of Searches *	1
Amount *	

Security Check

Please type the characters you see in the picture below

WASBL

Refresh

Letters are not case sensitive

Continue

Note: * Means Required / Mandatory Field

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5. Review the information you provided to ensure it is accurate. Next, click the **Pay** button to be redirected to the payment page to complete the transaction.

Click **here** to print Transaction Reference No: T351850020

Personal Information

Name *	Sharron Quartey
Email	
Phone Number *	0244 XXX XXX
Gender *	Female
ID Type *	Voter's Id
ID Number *	XXXXXXXXXX

Payment Information

Transaction Reference	TB0DD59420
Mode of Payment *	Mobile Money (MTN, VODAFONE, AIRTEL/TIGO)
Number of Searches *	1
Amount *	
Transaction Charge *	
Total Amount	

↩Back   Pay 💳

*Note: Take note of your Transaction Reference No: T00XXXXXXXXX. You can use it to track your transaction.

6. After successfully completing the payment, you will receive an SMS notification confirming the status of your transaction.

Thank you for using the Collateral Registry's online payment service. You will receive an SMS notification confirming the status of your transaction. Click here to print Transaction Reference No.: **T62E736020**.You can use the Transaction Reference No. to track your transaction

Click here to continue to the **Search page** if you received the **Search Code** via SMS.

Personal Information

Name *	Daniel
Email	0244 XXX XXX
Phone Number *	
Gender *	Male
ID Type *	Voter's Id

*Note: Take note of your Transaction Reference No: T00XXXXXXXXX You can use it to track your transaction.

7. Next, you will receive another SMS notification from the **Collateral Registry** which will contain the **Search code**.

8. Upon receiving the **Search code**, you can now proceed to **perform your search**.
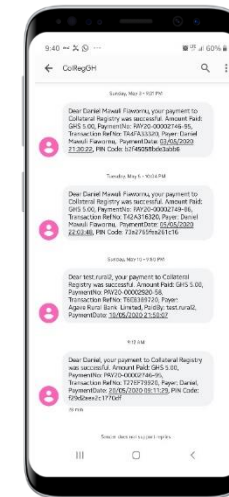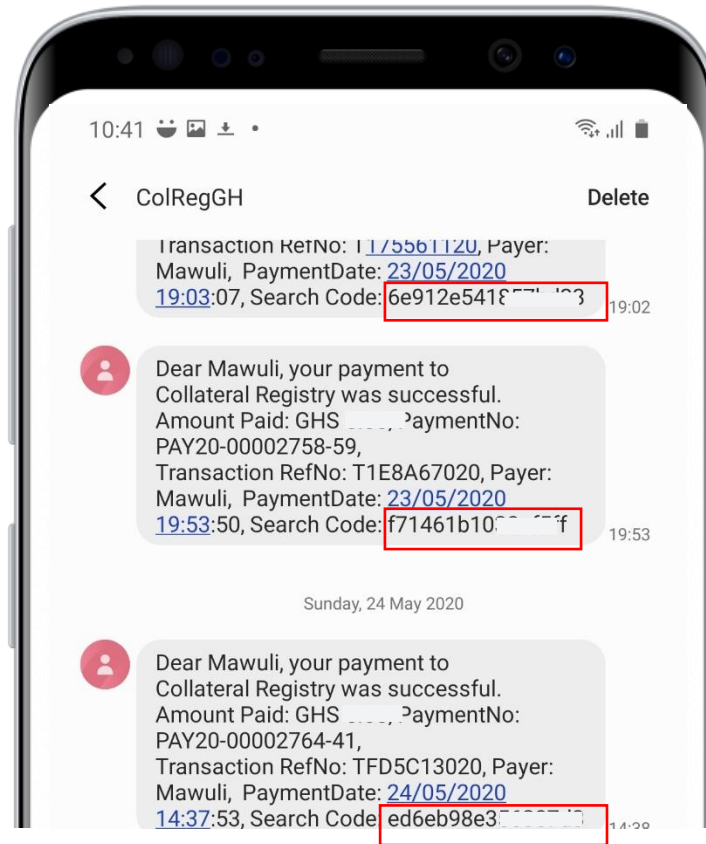
*Note: Take note of your Transaction Reference No: T00XXXXXXXXX. You can use it to track your transaction.

How to Make An Online Payment

(Registered User)

Online Payment

1. Visit https://www.collateralregistry.gov.gh and on the Home Page click "**LOGIN**".

Online Payment

2. On the **Login Page** enter your **Username** and **Password.**

3. Next, click the **Log In** button.

Online Payment

4. On the Dashboard Page, click **Payment** on the menu bar and select **Credit Prepaid Account** from the dropdown menu as shown below.

Online Payment

5. Provide the **payment information** and then click on **Continue.**

Personal Information

☐ Do you wish to receive the payment notification as an SMS?

Payment Information

Mode of Payment *	Mobile Money (MTN, VODAFON ⌄
Amount *	1000

Security Check
Please type the characters you see in the picture below

HVFHT

Refresh

hvfht

Letters are not case sensitive

Continue 👉

Online Payment

6. Review the information to ensure it is accurate. Next, click the **Pay** button to be redirected to the payment page to complete the transaction.

Click **here** to print Transaction Reference No: T0F2129722

Personal Information

Phone Number *

0202
(You have opted not to receive an SMS notification on the status of your payment.)

Payment Information

Transaction Reference

T0F

Mode of Payment *

Mobile Money (MTN, VODAFONE, AIRTEL/TIGO)

Amount *

1,000.00

Transaction Charge *

18.33

Total Amount

1,018.33

Back   Pay

7. After successfully completing the payment, you will receive an SMS notification confirming the status of your transaction (if you checked the SMS notification option).

MENT DETAILS

nents

Thank you for your payment. You will receive a notification to confirm the status of your transaction

Click here to print your Transaction Reference No: T8DD2

Payment Information

Transaction Reference	T0F212
Mode of Payment *	Mobile Money (MTN, VODAFONE, AIRTEL/TIGO)
Amount *	1,000.00
Transaction Charge *	18.33
Total Amount	1,018.33

*Note: Take note of your Transaction Reference No: T00XXXXXXXXX. You can use it to track your transaction.

How to Register a Security Interest

Registration

- Visit https://www.collateralregistry.gov.gh and on the Home Page click "**LOGIN**".

Registration

- On the **Login Page** enter your **Username** and **Password.**

- Next, click the **Log In** button.

Registration

• On the Dashboard Page, click **Security Interest** on the menu bar and select **Create New Security Interest** from the dropdown menu as shown below.

• Next, Select 'Security Interest transaction type' and click on **Continue**.

Registration

• On the **Security Interest Registration** page, provide the **Security Interest Details.** Ensure that all mandatory fields are filled.

NB: You can use the **"Save as Draft"** button to save your progress and continue later if you are unable to complete the Security Interest Registration process.

Registration

• Under the **Registration Information** section, select **Lender** and provide the required information in the fields provided.

Registration

• Select **Asset Owner/Borrower** and the appropriate **Asset Owner/Borrower type** button to add the **Asset Owner/Borrower** details.

• Select the **Add Institution** button if the **Asset Owner/Borrower** is an institution or the **Add Individual** button if the **Asset Owner/Borrower** is an Individual. Where there are two or more **Asset Owners/Borrowers** , reselect the appropriate **Asset Owner/Borrower type** button and fill all mandatory fields where applicable.

Registration

- Next, select **Collatera**l to add the **Collateral details**.

- Select the **Nature Of Security Interest** by choosing from the options in the dropdown list, fill the **Restrictions on Security Interest** field where applicable, select the **Collateral Subtype** from the drop down list, enter the **Serial Number** (for all serial numbered collateral as specified in the regulations), and the **Description** of the collateral in their respective fields.

- For additional collateral, select the **Add New Collateral** button.

Registration

• Where applicable, click the **Guarantor** tab to add the Guarantor's details**.**

• After making sure that all the required information has been provided on the **Security Interest,** check the **Acknowledgement** checkbox to confirm that the Borrower's authorisation has been given.

• Next, click the **Register Security Interest** button.

Acknowledgement
☐ I have obtained the asset owner's / borrower's authorisation to enter this information in the Collateral Registry System.

Register Security Interest

Registration

- Information on the Security Interest will then be displayed on the screen for final review.

- Select the **Register Security Interest** button again to confirm the registration or the **Cancel** button to return to previous page.

Registration

- After successfully registering the Security Interest, a confirmation message will be displayed as shown below.
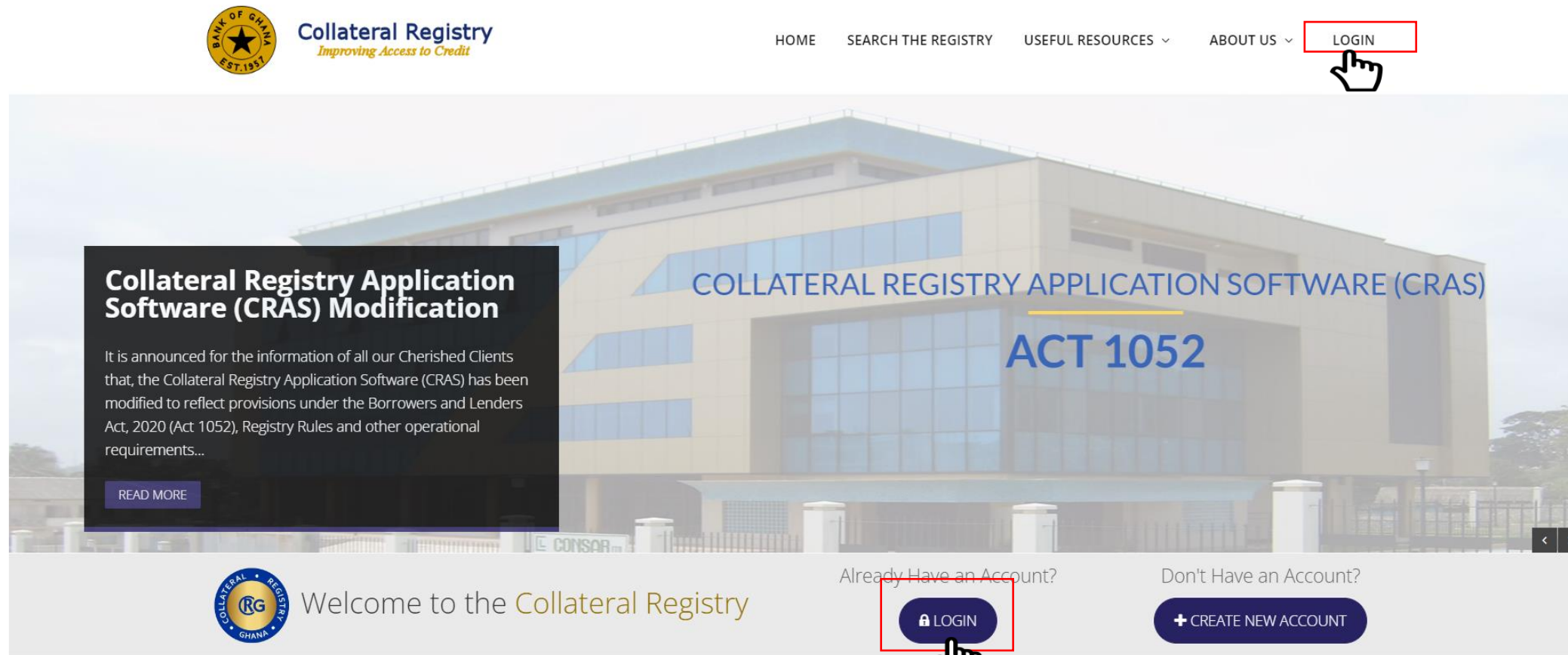
> ✔ You have successfully registered the Security Interest with registration no: REG18-00000206-53.
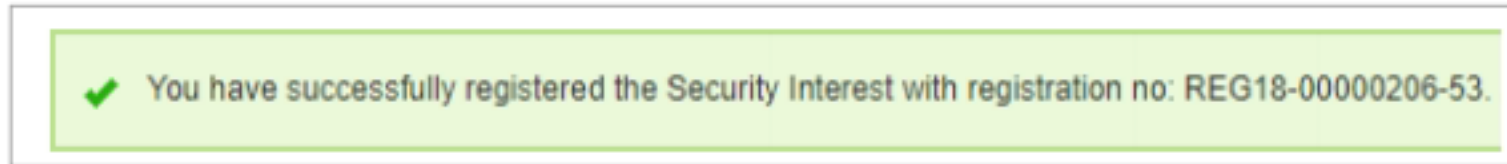
Note: If the **Security Interest Creation date** (i.e. the date on which the agreement was signed) exceeds **28 days**, the **Registration** (late registration) will require authorization from the **Registrar**.
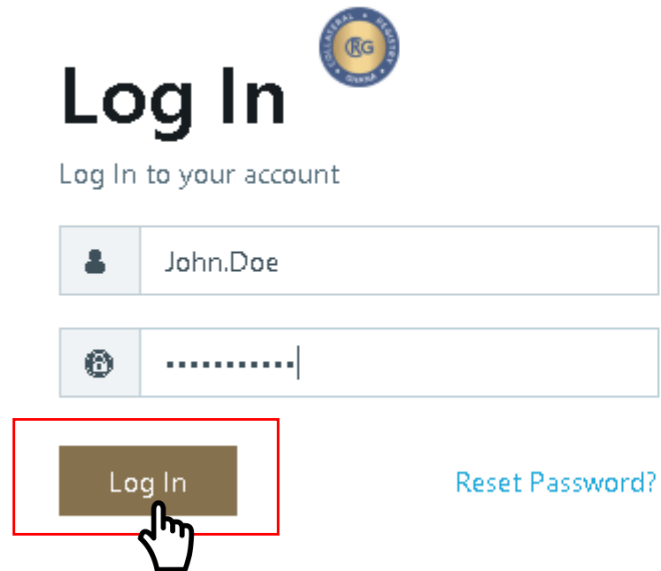
How to Select a Post Registration Activity

Post - Registration Activities

- Visit https://www.collateralregistry.gov.gh and on the Home Page click "**LOGIN**".

Post - Registration Activities

- On the **Login Page** enter your **Username** and **Password.**

- Next, click the **Log In** button.

Post - Registration Activities

• Click **Security Interest** on the menu tab and select **View Security Interests** from the dropdown menu to open the **My Security Interests** page.

Post – Registration Activities

• From the **Actions column**, click the **Post Registration Activities** icon of the Security Interest you want to perform the activity on to display the Post Registration page. .

- Legend:
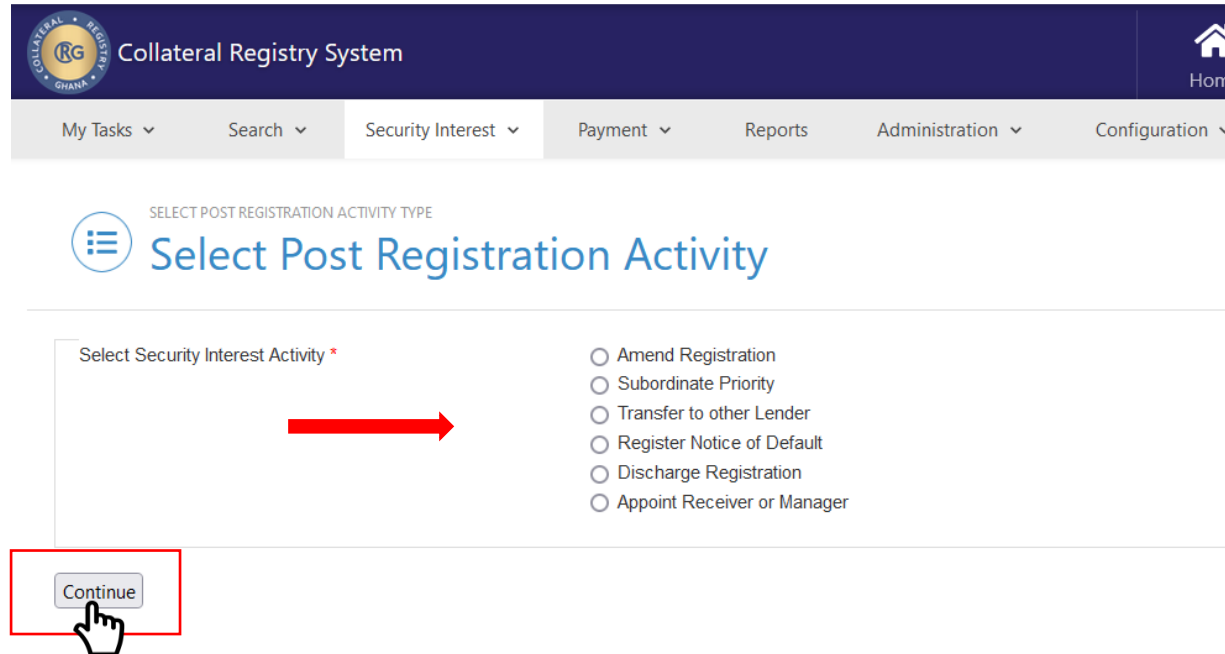
Post – Registration Activities

• On the **Post Registration Activity Page**, select the **Security Interest Activity** you wish to perform from the option list and click on the **Continue** button.

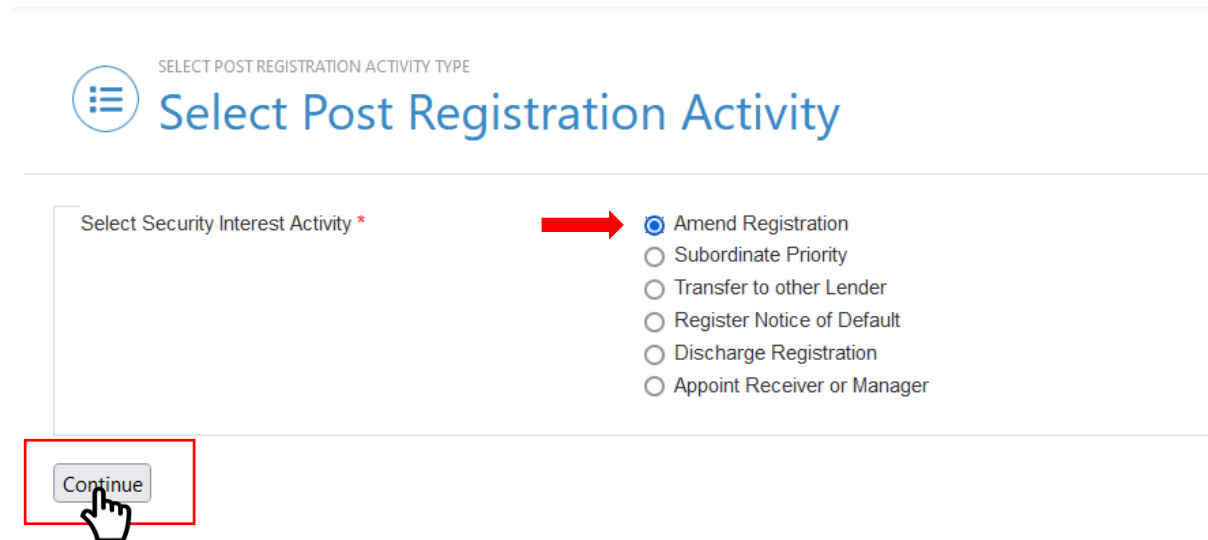**Post Registration Activities**

How to Amend a Registration

Post – Registration Activities

• To initiate the Amend registration activity, follow the steps under *'How to Select a Post Registration Activity'* and select **Amend Registration** from the list of options.

• Click the **Continue** button to display the **Amendment page.**

Post – Registration Activities

- Edit the details of the **Security Interest**.

Note: ***** Means Required / Mandatory Field

⊞ Security Interest Details

Registration No	2018-79	Interest Rate Period *	Annual
Registration Date	20 December, 2018 15:50:10	Sector of Economy for the Credit *	Construction
Security Interest Creation Date	19 December, 2018	Purpose Of Loan *	Procurement of Equipments
Loan Maturity Date *	23/05/2028		
		Pre-Agreement Disclosure Duly Signed *	● Yes ○ No

Currency *	Exchange Rate *	Principal Loan Amount *	Interest Amount *	Other Cost *	Maximum Amount (Principal + Interest + Other Costs) *	Interest F
United States Dollar	0.0	0.00	0.00	0.00	8,000,000.00	Fixed

NB: The **Security Interest Creation Date** and **Registration Date** fields cannot be amended.

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Post – Registration Activities

• After ensuring that all mandatory fields have been filled, check the **Acknowledgement** checkbox to confirm that the Borrower's authorisation has been given.

Acknowledgement

☐ I have obtained the asset owner's / borrower's authorisation to enter this information in the Collateral Registry System.

Register Security Interest

- Click the **Register Security Interest** button to effect the changes.

Post – Registration Activities

- A preview of the amended Security Interest will be displayed on the screen for final review.

- Click the **Amend Security Interest** button to confirm the amendment or click the **Cancel** button to cancel the amendment and return to the previous page.

- After successfully amending the registration, a confirmation message will be displayed as shown below.
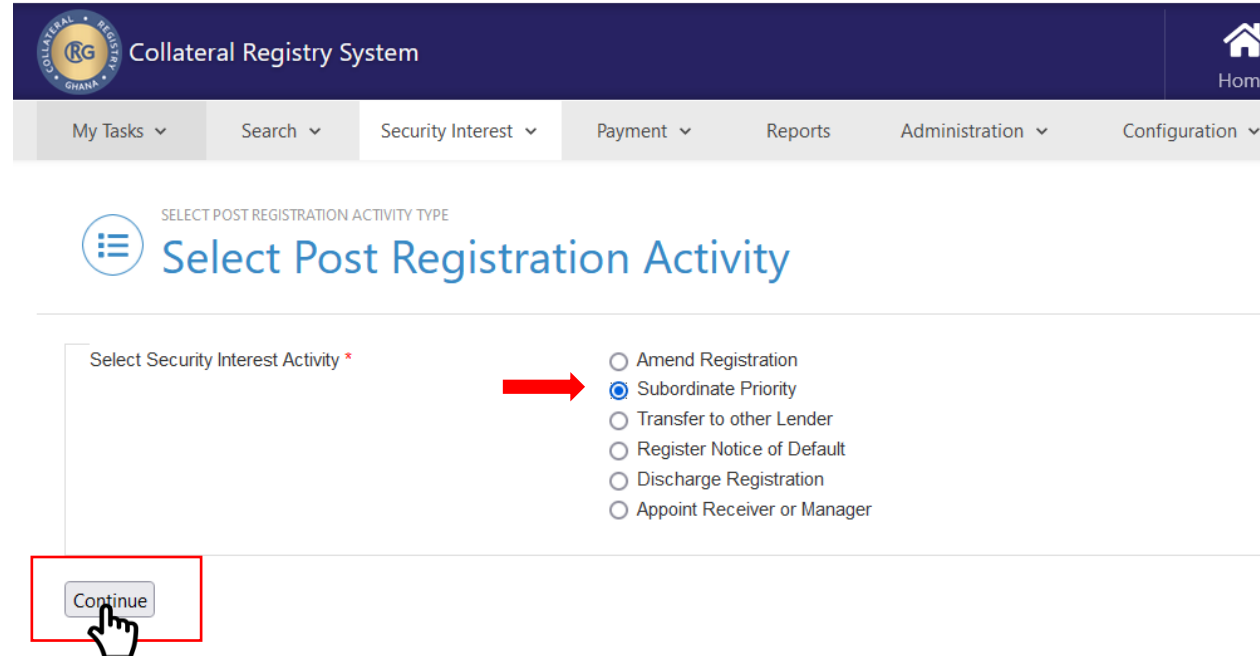
Post Registration Activities

How to Subordinate a Security Interest

Post – Registration Activities

• To initiate the Subordinate Priority activity, follow the steps under *'How to Select a Post Registration Activity'* and select **Subordinate Priority** from the list of options.

• Click the **Continue** button to display the **Subordinate Priority page.**

Post – Registration Activities

- Provide the security interest registration number of the subordinated security interest notice and select associated collateral.

- Next, click the **Register Subordination of Priority** button.

- After successfully registering the subordination of priority, a confirmation message will be displayed.
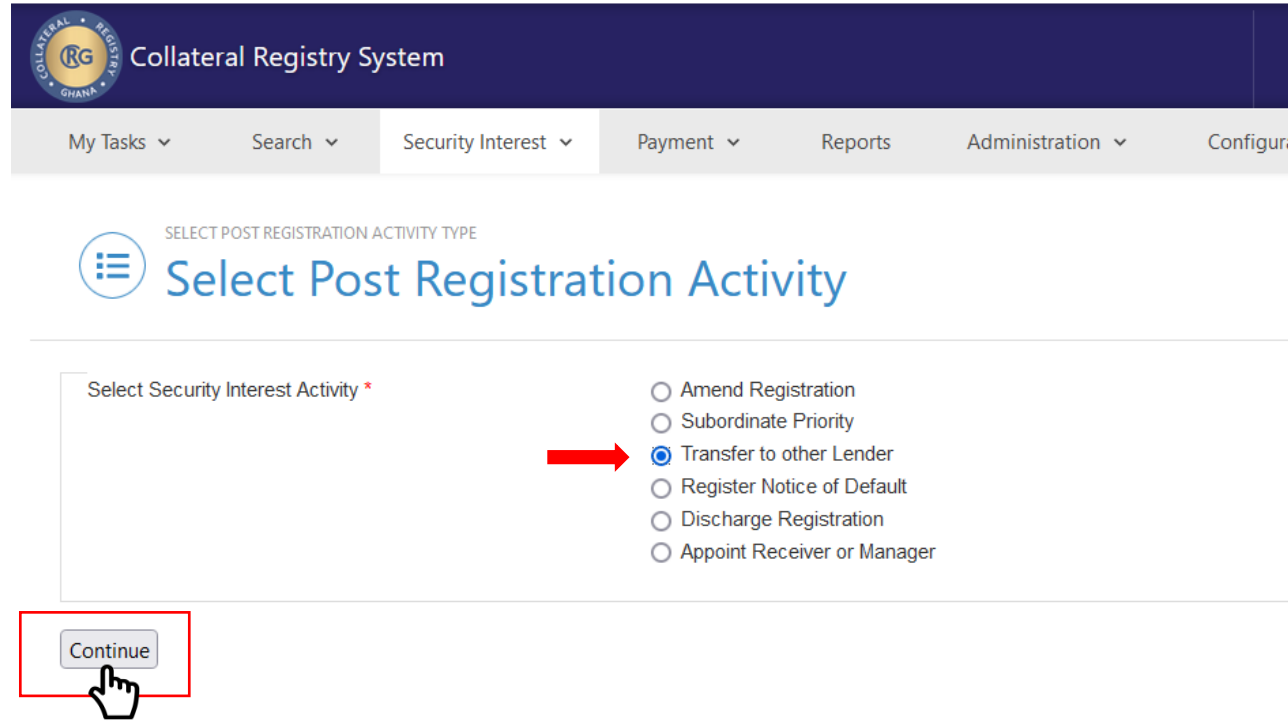
Post Registration Activities

How to Transfer a Security Interest to Other Lender

Post – Registration Activities

- Follow the steps under *'How to Select a Post Registration Activity'* and select **Transfer to other Lender** from the list of options.

- Click the **Continue** button to display the **Transfer to other Lender page.**

Post – Registration Activities

- Search for client by using **Client Code** or **Client Name**.

- Next, click the **Find Client** button.

- Review the information in the "**Client Summary View**" section and click on "**Continue with this client**" button.

- Verify the "**Transferee Details**" and click on the "**Submit Transfer Request**" to proceed with the transfer of the Security Interest.

- After successfully registering the subordination of priority, a confirmation message will be displayed.

Post Registration Activities

How to Register a Notice of Default

Post – Registration Activities

- Follow the steps under *'How to Select a Post Registration Activity'* and select **Register Notice of Default** from the list of options.

- Click the **Continue** button to display the **Register Notice of Default page.**
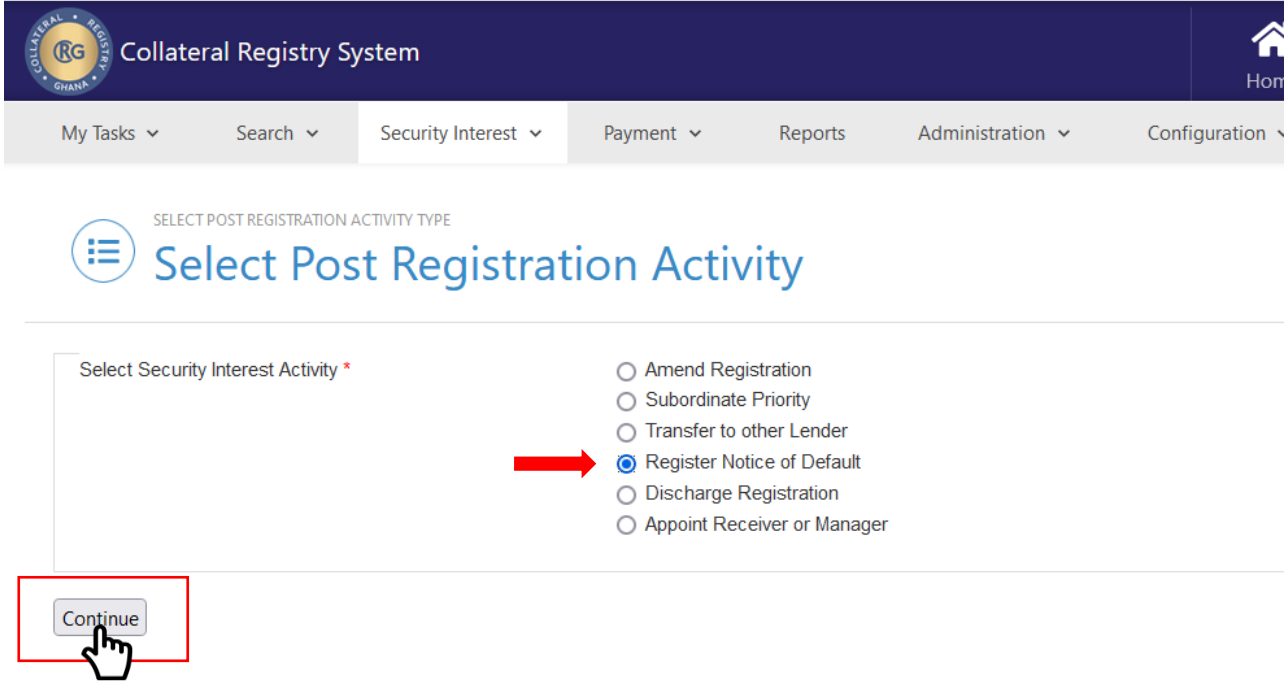
Post – Registration Activities

- Provide the required information.

- Next, click the **Register Notice of Default** button.

- After successfully registering the notice of default , a confirmation message will be displayed.
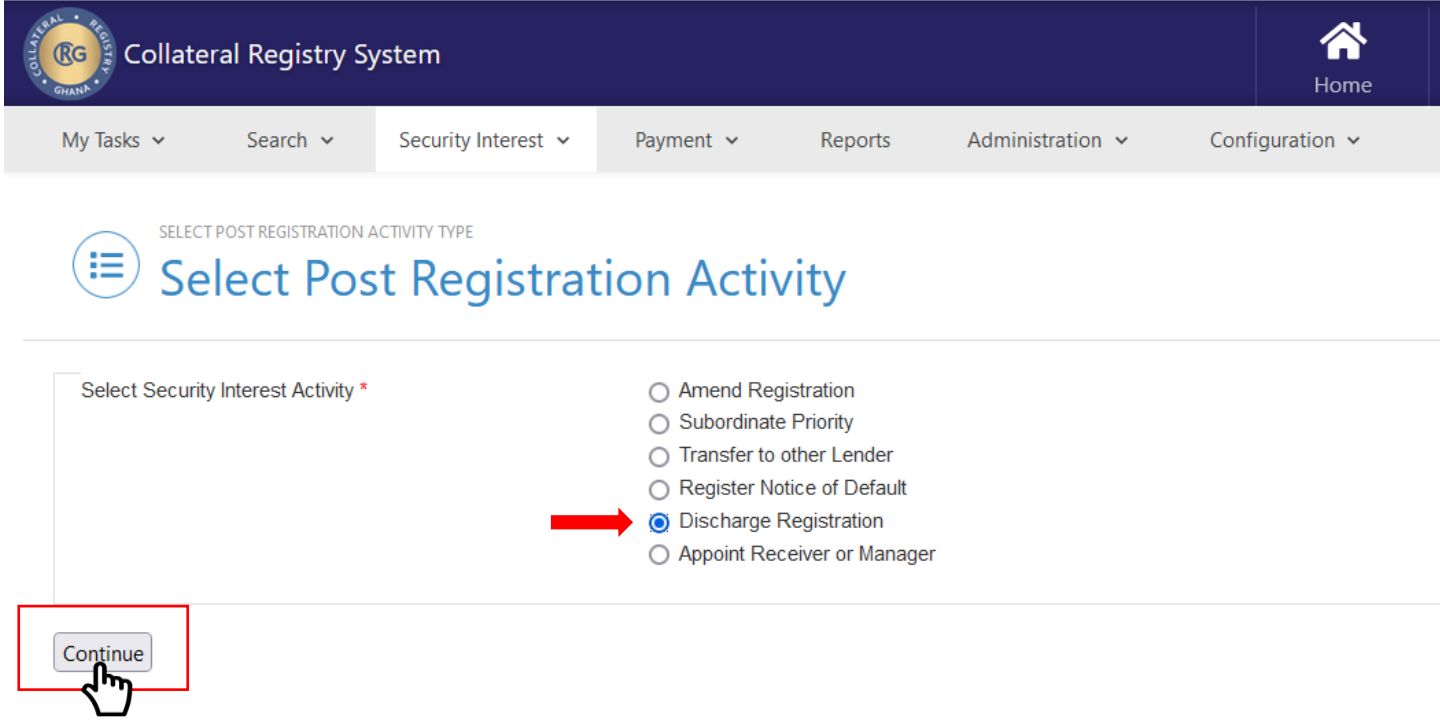
Post Registration Activities
How to Register a Discharge

Post – Registration Activities

- Follow the steps under *'How to Select a Post Registration Activity'* and select **Discharge Registration** from the list of options.

- Click the **Continue** button to display the **Discharge Registration page.**

Post – Registration Activities

- Select the **Discharge type** and **Discharging reason(s)**.

- Next, click the **Register Discharge** button to discharge the registration.

CANCEL SECURITY INTEREST
Discharge of Security Interest

Please review the details of the Security Interest below selected for discharge

Discharge

Select Discharge Type*   ○ Full Discharge   ○ Partial Discharge

Discharging

Discharging reason(s) *

☐ The obligations under the credit agreement to which the registration relates have been performed and there is No Future commitment
☐ Collateral has been sold
☐ Collateral has been retained
☐ Debt has been settled and collateral redeemed
☐ Registration of the security interest was done in error or fraudulent
☐ Court Order

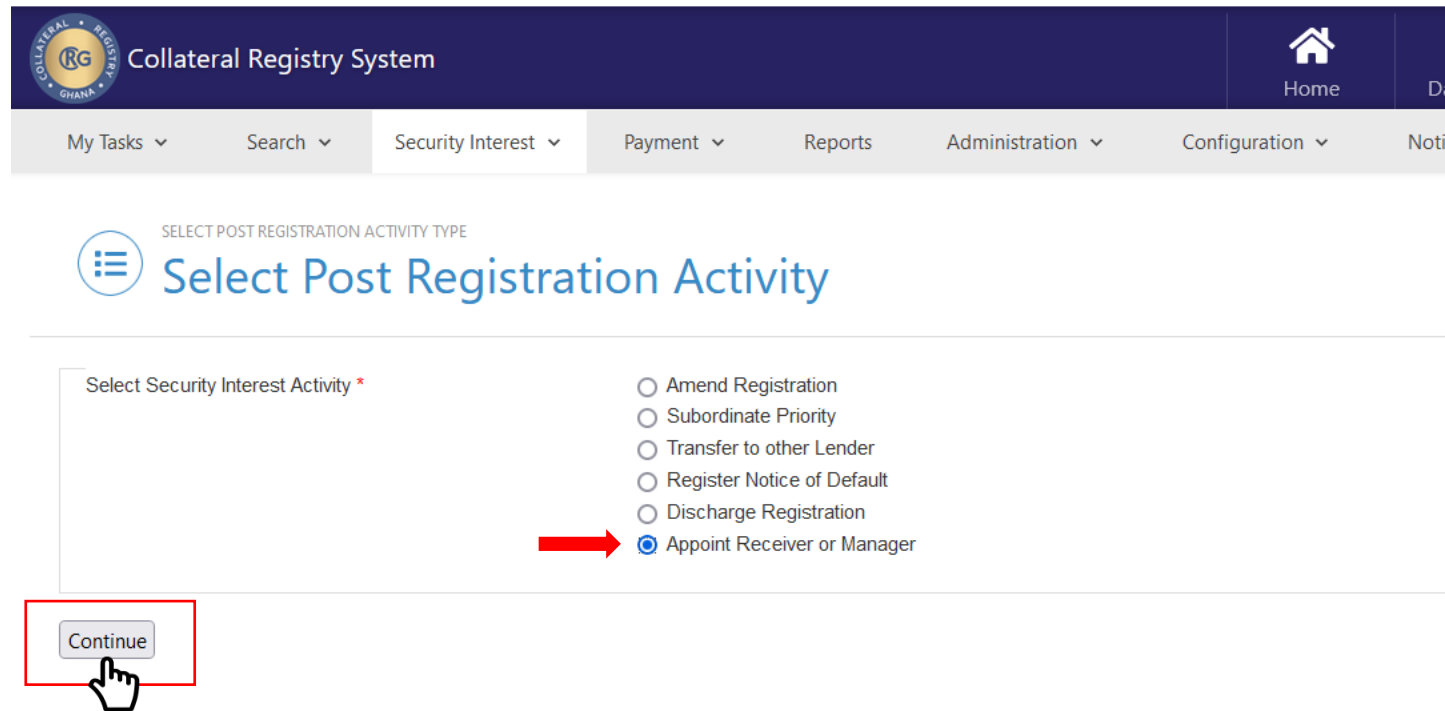- After successfully registering the discharge, a confirmation message will be displayed.

Post Registration Activities

How to Register a Receiver or Manager

Post – Registration Activities

- Follow the steps under *'How to Select a Post Registration Activity'* and select **Appoint Receiver or Manager** from the list of options.

- Click the **Continue** button to display the **Appoint Receiver or Manager page.**

Post – Registration Activities

- Provide the required information in all the mandatory fields.

APPOINTMENT OF RECEIVER OR MANAGER

Appointment of Receiver/Manager

Note: *** Means Required / Mandatory Field**

Appointment of Receiver or Manager

Appointment Date *	dd/mm/yyyy
Effective Date *	dd/mm/yyyy
Name of Receiver or Manager *	
Physical Address *	
Telephone *	

Email *	
Description of Transaction *	
Grounds/Reason for Appointment *	

- After successfully appointing a receiver or manager, a confirmation message will be displayed as shown below.
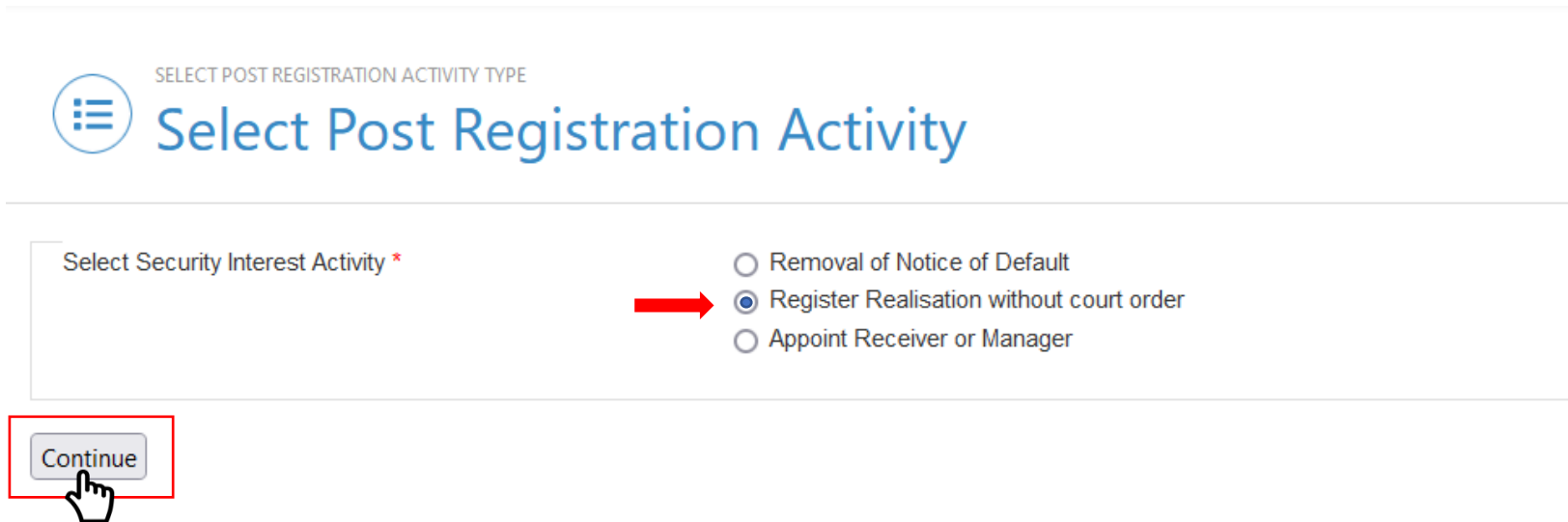
Post Registration Activities

How to Register a Realisation without Court Order

Post – Registration Activities

• Follow the steps under *'How to Select a Post Registration Activity'* and select **Register Realisation without Court Order** from the list of options.

• Click the **Continue** button to display the **Register Realisation without Court Order page.**

SELECT POST REGISTRATION ACTIVITY TYPE

Select Post Registration Activity

Select Security Interest Activity *

○ Removal of Notice of Default
◉ Register Realisation without court order
○ Appoint Receiver or Manager

Continue

Post – Registration Activities

- Select the collateral to be realised and then upload relevant documents by clicking on **Add file**.

- Next, click the **Submit Realisation Request** button.

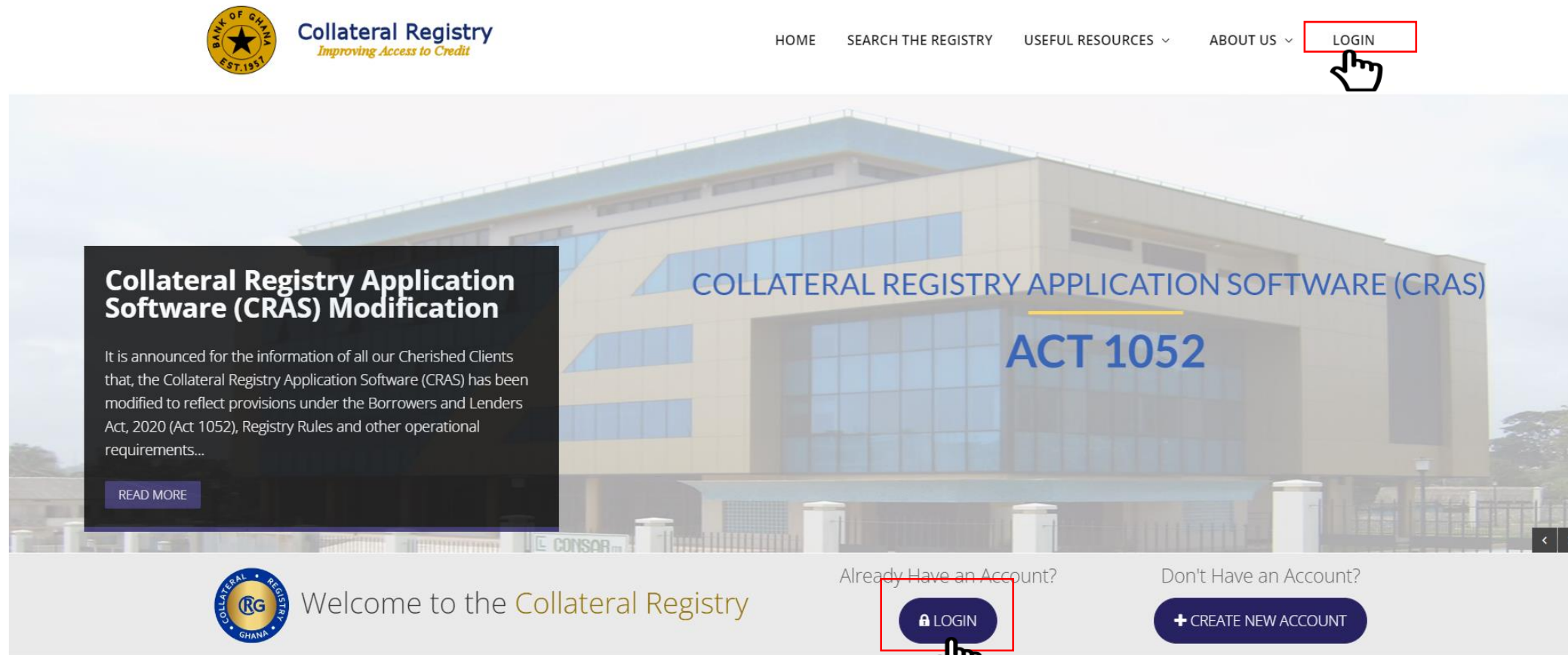- After successfully submitting the **Realisation without Court Order** request, a confirmation message will be displayed.

Authorizing Pending Activities

How to Authorize a Registration and Other Post Registration Activities
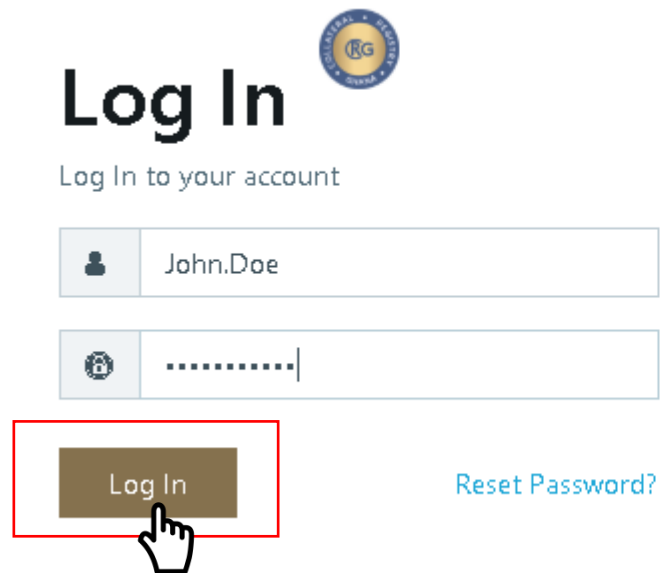
Authorizing Pending Activities

- Visit https://www.collateralregistry.gov.gh and on the Home Page click "**LOGIN**".

Authorizing Pending Activities

- On the **Login Page** enter your **Username** and **Password.**

- Next, click the **Log In** button.

Authorizing Pending Activities

• Select **My Task** and click on **My Pending Tasks** to view all pending tasks.

• Next, click **Handle** to select the task you intend to review and authorize.

Authorizing Pending Activities

• Review and select the appropriate action.

Details	You are receiving this task because the user *Akua C*
Select Action *	○ Authorize ○ Deny ○ Resend to submitter
Add Comment	

Submit

• Click on **Submit** to complete the authorization process. After successfully submitting the request, a confirmation message will be displayed.

Contact Us

🏢   11th Floor, Cedi House, Accra

📞   +233 0302 665252 Ext. 6143 / 6136

✉   cr@bog.gov.gh